Electronic Acknowledgement Receipt				
EFS ID:	2393257			
Application Number:	10788919			
International Application Number:				
Confirmation Number:	7488			
Title of Invention:	Method of refinancing a mortgage loan and a closing package for same			
First Named Inventor/Applicant Name:	Geoffery H. Dreyer			
Correspondence Address:	Brian J. Laurenzo Dorsey & Whitney LLP Sulte 3900 801 Grand Avenue Des Moines IA 50309 US 515-283-1060 [aurenzo.brian@dorseylaw.com			
Filer:	Jason Michael Hunt/Cathy Callen			
Filer Authorized By:	Jason Michael Hunt			
Attorney Docket Number:	435565-405			
Receipt Date:	30-OCT-2007			
Filing Date:	27-FEB-2004			
Time Stamp:	14:49:09			
Application Type:	Utility under 35 USC 111(a)			
Payment information:				
Submitted with Payment	yes			
Payment was successfully received in RAM	\$460			

208

RAM confirmation Number

Deposit Account	502498
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The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17

## File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1 Amendment - After Non-Final Rejection	Response.pdf	1155967	no	23	
		eaa173db87c8850e12e46a6ce3decfbfb 191379l			
Warnings:					
Information:					
2 Miscellaneous Incoming Letter	Declaration.pdf	95417	no	3	
		e093091b9ce4009963046c54369btd3 0391cd15			
Warnings:					
Information:					
3 Fee Worksheet (PTO-06)	fee-info.pdf	8167	no	2	
		6a71cb74fba170d3c2caeb1c43632783 aea4e188			
Warnings:	•	•	•		
Information:	·				
		Total Files Size (in bytes)	1259551		

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.